

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF WASHINGTON

In Re) NO. 13-00176
)
SCHWINDT, Steve M.) DEBTOR'S MODIFICATION
) OF PLAN AND NOTICE THEREOF
Debtor(s).)

Debtor hereby modifies the plan previously filed in these proceedings in the following respects:

1. Commencing April, 2013 the debtor's monthly plan payment shall be \$935.00 per month, and the monthly payment on the Seterus, Inc.'s secured claim shall be \$694.07 per month.

2. The debtor's new base is calculated as follows:

\$875.00 x 2 months = \$ 1,750.00
(2-13 through 3-13)

\$935.00 x 34 months = \$31,790.00
(4-13 through 1-16)

NEW BASE \$33,540.00

3. That in the event the debtor's request for loan modification is not approved within six (6) months of the order on confirmation in this case, the secured creditor, Seterus, Inc., may petition the court to lift stay or for a dismissal of the case in the event that the arrearage is not cured in the Chapter 13 plan within 60 months from date of filing for relief.

Certificate of Effect of Modification


The only creditor affected by this modification is Seterus, Inc. whose attorney has been notified electronically. Seterus, Inc.'s counsel is a registered participant in the CM/ECF system.

Debtor's Modification
Of Plan

VanNoy Culpepper
3908 Creekside Loop 125
Yakima, WA 98902
(509) 457-2490

NOTICE IS GIVEN that unless an objection to this modification of plan is filed with the Clerk of the Bankruptcy Court, P.O. Box 2164, Spokane, WA 99210, and served upon VanNoy Culpepper, 3908 Creekside Loop #125, Yakima, WA 98902, no later than 24 days after the date of this modification of plan and notice thereof, the plan as modified shall become the plan.

DATED: 4-11-13


/s/ VanNoy Culpepper
VanNoy Culpepper, WSBA#11565
Attorney for Debtor

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